



# AFAS Review

**BY: Vic  
Villarreal**



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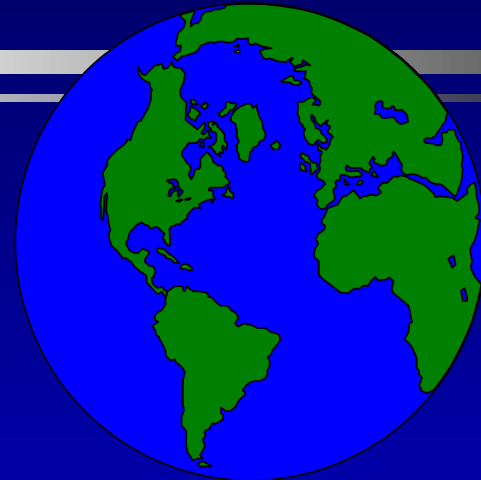
cat

dog





# **What is the Air Force Aid Society?**



**The official Air Force  
charity. It exists  
worldwide to provide  
assistance to Air Force  
members and dependents  
in time of need.**



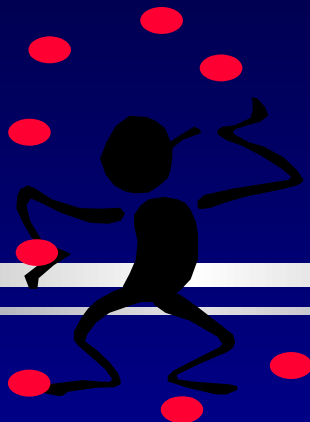
# About the Society...

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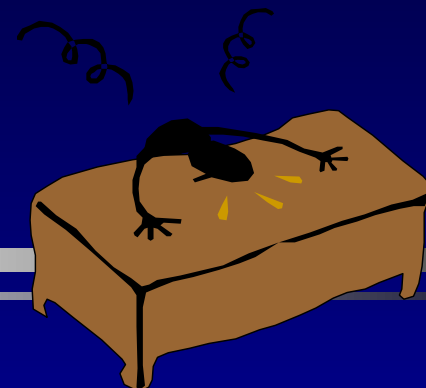
- **Nonprofit official charity of the Air Force**
- **HQ in Arlington, Virginia**
  - **24 HQ Staff**
  - **Provides oversight to AFASOs in field**
- **HQ AFPC Office**
  - **1 HQ AFAS Staff Member & and 1 Military Member**
  - **After Hours**
- **105 AFAS Sections**



**Money Problems &  
doesn't know where  
to go for help.**



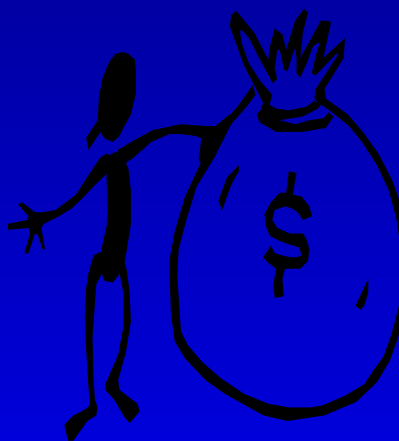
**Juggling  
Payments**



**Can't take it any  
more-may impact  
mission  
readiness.**



**You need how much?**



**AFAS/PFMP  
provide assistance  
& counseling to  
help solve  
problem.**



**Member now has a handle  
on their financial situation  
and is mission ready!**



# Dishonored Checks Written in AAFES Stores

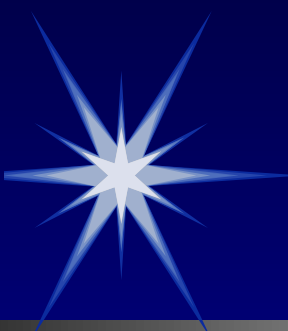
FY '92	503,000	\$39.1M
FY '93	452,000	\$36.0M
FY '94	408,000	\$34.6M
FY '95	400,000	\$34.4M
FY '96	436,000	\$43.0M
FY '97	521,000	\$58.2M
CY '98	501,430	\$56.2M
CY '99	466,802	\$55.7M
CY '00	406,676	\$49.9M
CY '01	308,439	\$37.0M
CY '02	253,275	\$33.9M
CY '03	149,379	\$20.4M





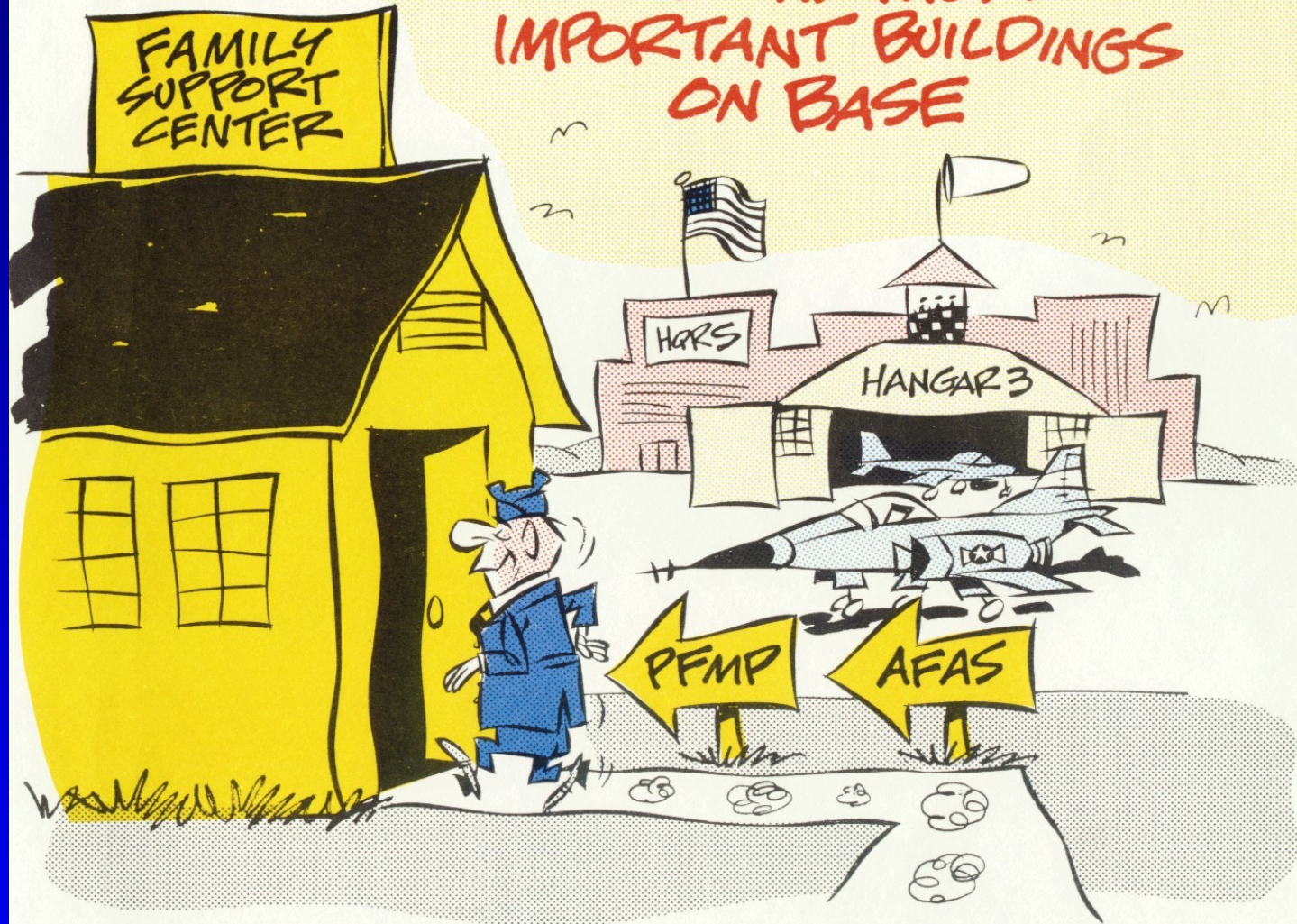
# Does PFMP Help?

- Research on effectiveness of such a program conducted with Navy, Air Force and civilians found...
  - Used more money management skills
  - Saved money on nutritious food eaten at home
  - Reduced frequency of money problems
  - Improved feeling about own financial status



- Low Morale
- Decreased Productivity
- Discipline Problems
- Lower Retention
- Safety
- Lost Time
- Image
- Investment
- Security

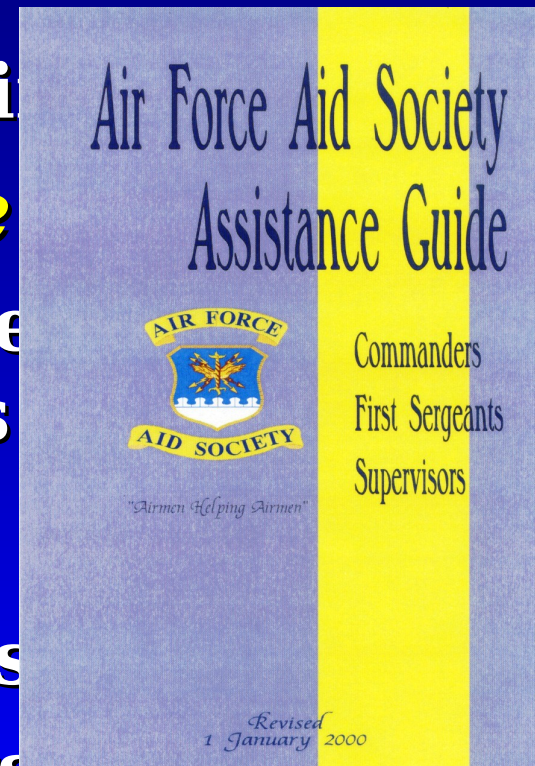
ONE OF THE MOST  
IMPORTANT BUILDINGS  
ON BASE



# AFAS Guidance

## ***AFI 36-3109***

- Gives us support and legitimacy
- ***AFAS Operations Guide***
- Gives our sections clear, flexible policies & procedures
- ***Assistance Guide***
- Tool for Commanders, First Sergeants & Commanders



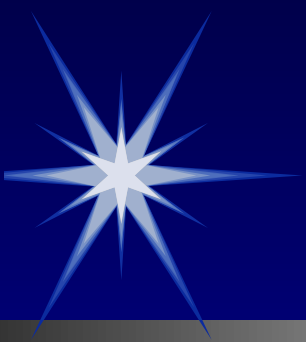


# **Disaster Response Guide**



# Our Charter ...

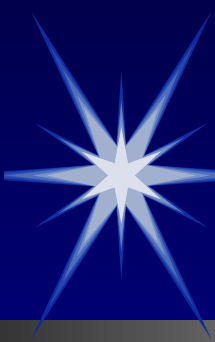
- **Emergency Assistance is Job #1**
  - **Meet Privation Needs**
- **Community Enhancements**
  - **Meet QOL Needs**
- **Education**
  - **Encourage Higher Education**



# **Who does AFAS help?**

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- **Active Duty**
- **Retired**
- **Air Force dependents**
- **Members of the Air  
National Guard and Air  
Force Reserve serving on  
active duty**



# **Assistance for Retirees and Widows**

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- **Very limited assists . . . not continuing**
- **Case by case assessment**
- **Stabilization**
- **Referrals within the community**
- **LeMay Foundation**



# **Assistance for ANG & Reserves**

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- **Limited to emergencies incident to, or resulting from, applicant's active duty tour away from home station on extended active duty for 15 days or more**
- **Title 32 USC eligible for emergency travel for immediate family and for the Funeral Grant Program**
- **Case-by-case basis**



# **Emergency Assistance is Job #1**

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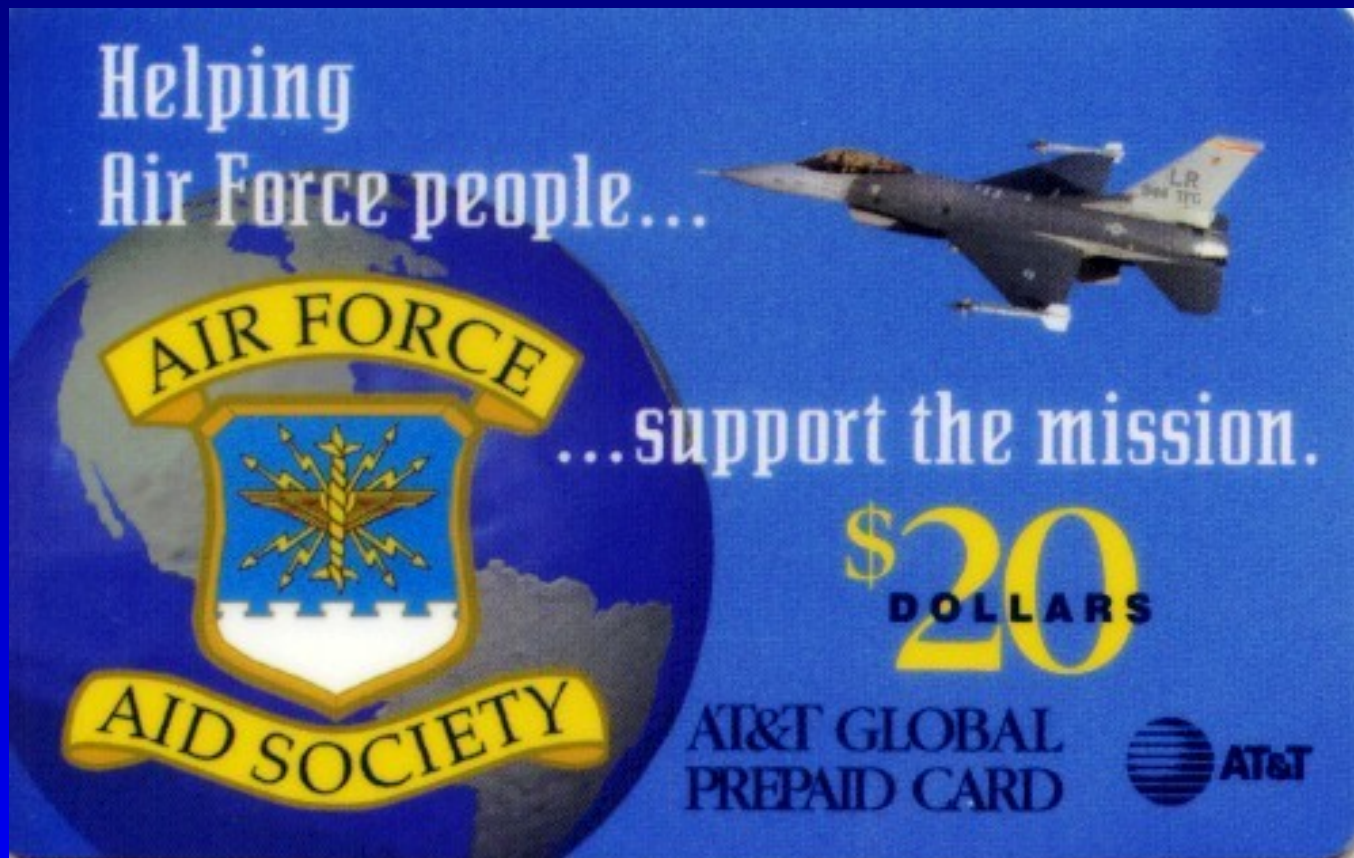
- **No budget...meet needs**
- **Common sense prevails**
- **85% interest free loans**
- **15% grants**

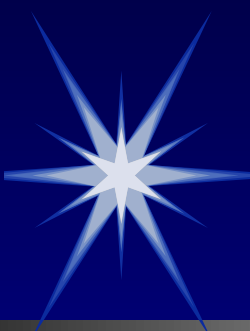


# Community Enhancement & Special Programs

<u>PROGRAM</u>	<u>2003 ASSISTANCE</u>	<u>CATEGORY</u>
• Give Parents a Break & due to natures of military	\$527,000	Stressed families
• Respite Care		life-CDC & for EFMP families
• Youth Employment Skills Program	\$180,000	Youth Working
• Bundles for Babies & Babies First Year	\$298,000	New Parent's
• Nursing Mom's	\$95,000	New Parent's
• Childcare for PCS going) Families	\$442,000	PSCing (in or out
• Childcare for Volunteers benefiting AF community	\$189,000	Volunteer Program
• Car Care Because We Care deployments/remote & Termers-1st Duty Station	\$189,000	For spouses due to may be for 1st
• Wellness Grants	\$70,000	Parenting Initiatives
- Advocacy Program/SG	\$2.8M this year and	
- AFAG Bl... G... l...	\$500,000	Family...

# Phone Home





# Finances . . . A Serious Stressor

Typical budget for senior airman (E4) (over 4 years service; married w/2 children)

## ***Income After Taxes:***

**\$1970** Minus: Typical Expenses

Rent (avg 2 BR apt)	\$ 535
Utilities/Phone/Cable	\$ 250
Laundry/Haircut	\$ 40
Car Payment	\$ 300
Car Insurance	\$ 120
Car Gas	\$ 70
Groceries/Supplies	\$ 350
Other Debt Payments	\$ 250

## ***Disposable Income:***

### ***How Do They Make It?***

★ Mom and Dad

□ Spouse Works

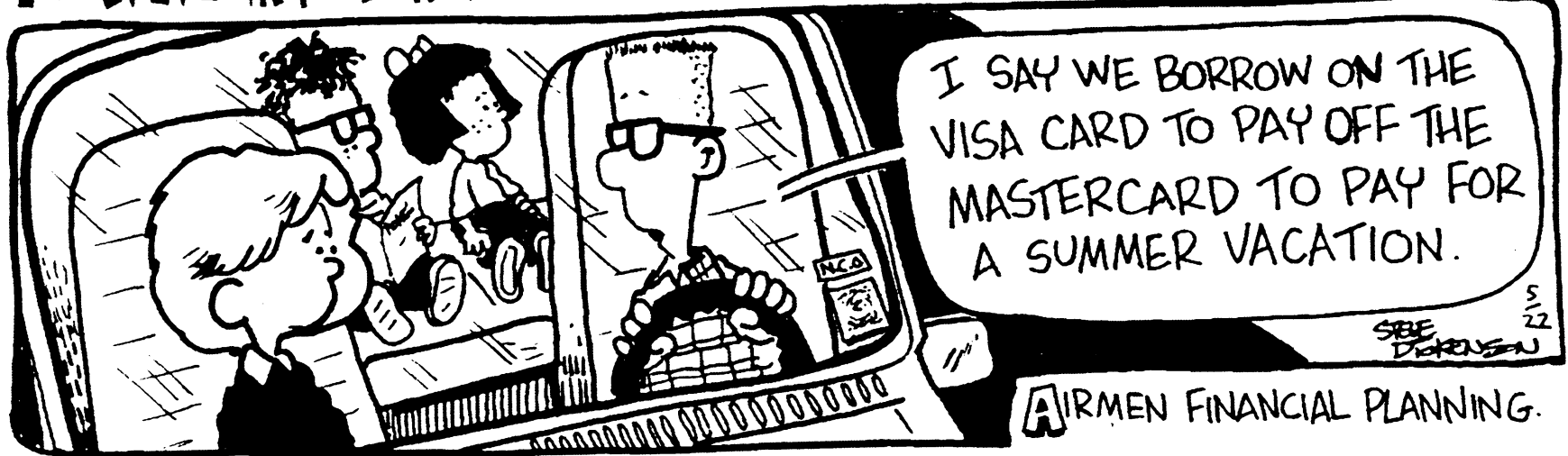
□ Airman Moonlights

□ Credit

□ AFAS Assistance

# MILITARY BRATS

BY STEVE DICKENSON



**A**IRMEN FINANCIAL PLANNING.



# **Emergency Assistance Categories & Examples**

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- **Funeral Expenses**
  - **Dependents Spouse & Child of Active Duty:**
    - **Loan pending SGLI proceeds**
    - **Covered by Funeral Grant Program if no SGLI**
  - **Dependent Parent - Covered by Funeral Grant**
  - **Non-Dependents of Active Duty**
    - **Case-by-Case Only**



# **Emergency Assistance Categories Con't**

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- **Dental Expenses**
  - **Active Duty--Referrals**
  - **Dependent Care--Not covered by DDP / Up front Orthodontic Cost**
  - **Retiree/Widow Care--Emergency Care only**
- **Medical Expenses**
  - **Dependents**
  - **Special Medical Equipment**
  - **Base Wellness Programs**
  - **Nursing Moms Program**
  - **Retirees/Widows--Limited/No TRICARE Enrollment Fees**

# Emergency Assistance Categories Con't

- **Basic Living Expenses**
  - **Food--Check other available sources**
  - **Shelter (Rent/Mortgage)**
  - **Utilities**
  - **Phone--unique circumstances**
  - **Miscellaneous Living Expenses--small amounts**

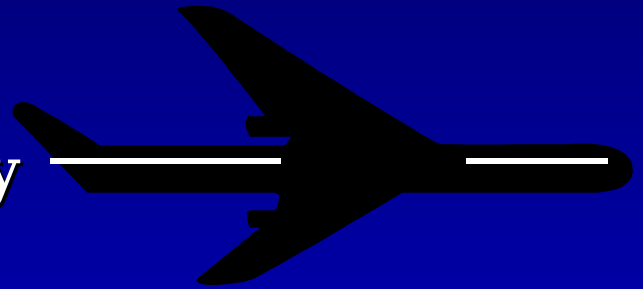




# Emergency Assistance Categories Con't

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- **Travel Expenses**
  - **Emergency Leave Travel**
    - **Death/illness in family**
    - **Other emergencies**
  - **Non-Emergency Leave Travel**
    - **Returning to base**
    - **Auto problems**
  - **Emergency travel for retirees may be provided due to immediate family member's death or grave illness**
  - **ITOs (Invitational Travel Orders)**
  - **JFTR (Joint Federal Travel Regulation)**





# Emergency Assistance Categories Con't

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- **Moving Expenses**
  - **Initial Rent and Deposits**
  - **Essential household furnishings/appliances**
  - **When a move solves a problem (unique circumstances)**
  - **Initial vehicle insurance due to PCS to different state or overseas**
- **Vehicle Repair**
  - **Essential vehicle/s belonging to member**
  - **Essential repairs--not for routine maintenance, nice to do items/work, or repairs due to accident**
  - **Assistance is provided when work is completed**
  - **Do not assist with insurance deductibles/body repairs**



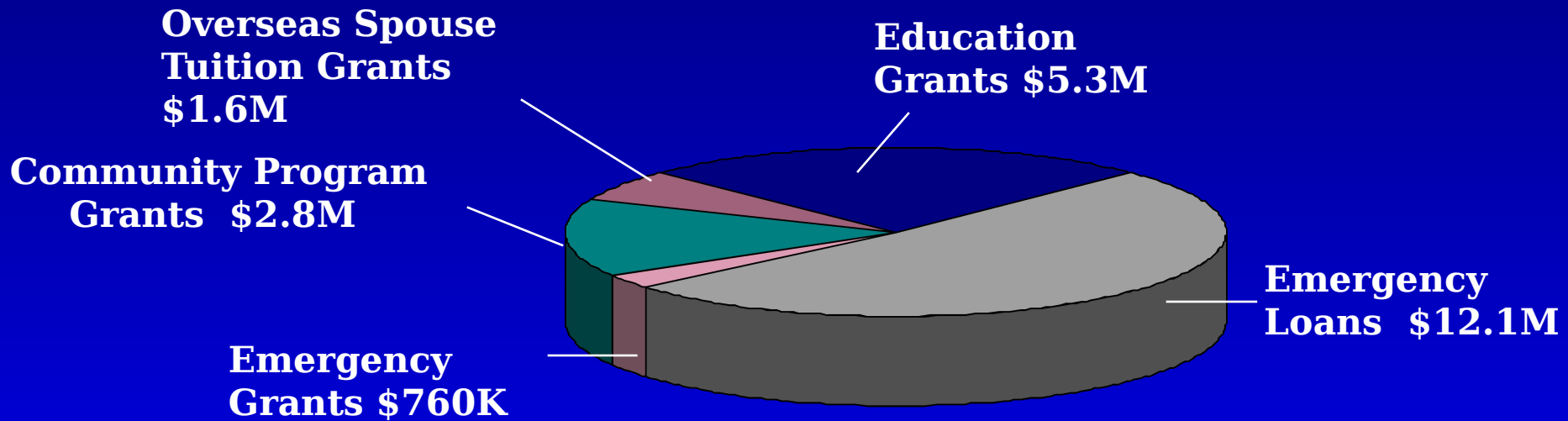
# **Emergency Assistance Categories Con't**

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- **Exceptions to Policy**
  - **Worthless Check Redemption - Honest or bank mistake**
  - **Legal Expenses - Rare circumstances**
  - **Adoptions**
    - **Rare instances when AF reimbursement pending or a family tragedy requires adoption or legal guardianship**
  - **Installment of Debt Payments - Lack of funds due to recent emergency**
  - **Emergency Home Repair**
    - **Emergency plumbing, furnace or air conditioning problems**
  - **Other Emergency Situations**

# 2003 Total Direct Assistance

Contributions \$4.2M -  
Disbursements \$22.6M  
\$10.46M granted to the AF  
Community



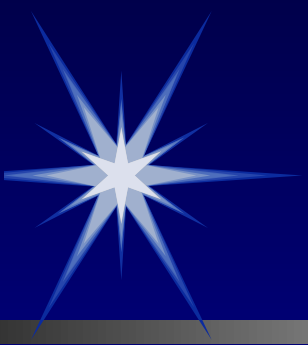


# Spouse Tuition Assistance Program (STAP)

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- 50% tuition charged per course
- \$1500 max per year, per student
- Max per term = \$1500

Academic Year from August 1 to July 31 divided by number of terms



# STAP Eligibility

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- **Active Duty Spouses Overseas**
- **Contracted on-base institutions**
- **Course providing academic credit or high school equivalency**
- **“C” grade required to continue eligibility (“B” for grad students)**
- **May be used with other**



# General Henry H. Arnold Education Grant Program

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- Eligibility:
  - Spouses/Children of AF Active Duty, Retired and Deceased AF Members
  - Others
- Grant Amounts/Applicable Dates
- \$1500.00 per Academic Year
- Preliminary Application Due: 15 March  
Timeframe
- Application/GPA Verification: 15 April Timeframe
- Checks disbursed to schools: Aug Timeframe
- Where to Apply:
  - [www.afas.org/edu.htm](http://www.afas.org/edu.htm)
  - FSC AFAS Section

# Where Does the Money Come From?



# **. . . Staying True to Our Charter**

**Keeping AFAS dollars working to support assistance needs during peacetime, wartime, and natural disasters.**



- **Individual needs-based approach**
- **No \$ relationship with other AFAF affiliates**
- **No contributions to other charities**
- **1st priority on active duty**